

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kenneth Patrick Ray  
Debtor

Case No. 22-00036-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Sep 14, 2022

User: AutoDocke  
Form ID: pdf010

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
+ RATCHFORD LAW GROUP, P.C., C/O MICHAEL F. RATCHFORD, ESQ., 54 GLENMAURA NATIONAL BLVD, SUITE 104, MOOSIC, PA 18507-2161	

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
	Email/PDF: cbp@onemainfinancial.com	Sep 14 2022 18:39:59	ONE MAIN FINANCIAL GROUP LLC, PO BOX 3251, EVANSVILLE, IN 47731-3251

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2022 at the address(es) listed below:

<b>Name</b>	<b>Email Address</b>
Gary J Imblum	on behalf of Debtor 1 Kenneth Patrick Ray gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWeclf@pamdl3trustee.com
Rebecca Ann Solarz	

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on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust bkgroup@kmllawgroup.com

Rebecca Ann Solarz

on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: :  
KENNETH PATRICK RAY : CASE NO. 1:22-bk-00036-HWV  
a/k/a KENNETH P. RAY :  
Debtor : CHAPTER 13  
:  
KENNETH PATRICK RAY :  
a/k/a KENNETH P. RAY :  
Movant :  
:  
vs. :  
:  
ONEMAIN FINANCIAL GROUP LLC :  
Respondent :  
:

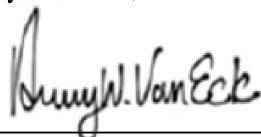
**ORDER AVOIDING JUDGMENT LIEN**

Upon consideration of Debtor/Movant's Motion to Avoid the Judicial lien filed against certain residential real estate owned by the Debtor/Movant situate at 11734 Ridge Road, Greencastle, Antrim Township, Pennsylvania, filed by Respondent, OneMain Financial Group LLC, to Number 2021-00390 in Franklin County, Pennsylvania, and following notice and a hearing, and it appearing that only \$1,313.26 of the lien is avoidable under 11 U.S.C. § 522(f)(2); it is hereby

**ORDERED** that the Judgment lien to Number 2021-00390 held by OneMain Financial Group in Debtor's property is hereby avoided in the amount of \$1,313.26 and reduced to a total of \$15,324.97.

A copy of this Order may be recorded in the Franklin County Prothonotary's Office to evidence partial avoidance of aforementioned Judgment lien and the Prothonotary.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge  
Dated: September 14, 2022